

**Terms of Reference on ‘Evaluation of Interest Subsidy for Women Entrepreneurs implemented by Women Development Corporation from 2015-16 to 2018-19’**

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## **Terms of Reference on ‘Evaluation of Interest Subsidy for Women Entrepreneurs implemented by Women Development Corporation from 2015-16 to 2018-19’**

### **1. Title of the study**

Evaluation of Interest Subsidy for Women Entrepreneurs implemented by Women Development Corporation from 2015-16 to 2018-19

### **2. Department/Agency implementing the Scheme**

Karnataka Women Development Corporation and Karnataka State Finance Corporation

### **3. Background and Context**

The Interest Subsidy scheme was introduced in 2015-16 to translate the vision of the New Karnataka Industrial Policy 2014-19 into reality. The policy envisioned to build a prosperous Karnataka through inclusive, sustainable and balanced industrial development by encouraging women to take up entrepreneurial activities. The scheme provided term loan to women entrepreneurs at a subsidized interest rate of 4% to establish new MSME units as well as to expand/ modernize/ diversify their MSME units. The scheme was intended to provide easy access to finance, especially for women from all social categories (SC/ST/OBC/General), thus ensuring participation of women in the formal sector of economy. This scheme is a one-stop solution that seeks to improve financial service delivery for the aspiring entrepreneurs as well as for women entrepreneurs who already have established units and need a handholding to scale-up/ diversify their units. The scheme was implemented by Karnataka State Women Development Corporation (KSWDC) while financial support was provided by Karnataka State Financial Corporation (KSFC) both of which have a common objective of economic empowerment of women especially women from weaker sections of the society from identifying the latent entrepreneurial potential among women to providing access to finance and developing entrepreneurial skills.

This scheme enabled women entrepreneurs to obtain a Term Loan of Rs. 5.00 lakhs to Rs. 50.00 Lakhs from Karnataka State Financial Corporation (KSFC) to start small and medium enterprises at an interest rate of 14%, out of which 4% was paid by the beneficiary and the remaining 10% of interest was paid as subsidy by Karnataka State Women’s Development Corporation (KSWDC). The Interest Subsidy was available provided, the unit was regular in repayment of Term Loan. The interest subsidy was paid for a period of 5 years during the repayment period. Initially there was a moratorium period of 12 months for repaying principal amount. The interest subsidy was applicable for a total period of 5 years from the date of disbursement of loan. Later in 2017-18 the loan limit eligible for interest subsidy scheme was enhanced to Rs. 200.00 Lakhs from the earlier Rs. 50.00 Lakhs.

### **Objectives of Interest Subsidy Scheme to Women Entrepreneurs:**

1. to provide start-up finance at subsidized interest rate (4%) to prospective women entrepreneurs especially from SC/ST/OBC categories to establish new units in small and medium scale sector and service enterprise
2. to augment the women owned establishments with additional financial support at subsidized interest rate of 4%

### **Eligibility criteria for the scheme**

1. Women entrepreneurs who avail term loan from KSFC for establishing new units in small and medium scale sectors and service enterprises as well as for expansion/modernization/ diversification of existing units.
2. This scheme is applicable for loans sanctioned only after 10-12-2015 from KSFC.
3. The unit should be owned by women entrepreneurs. In case of partnership firms and companies, women partners/ directors should hold minimum 50% shares.
4. Loan size: Minimum loan size is 5.00 Lakhs for all activities except for existing units going in for expansion/ modernization/ diversification. In case of medical and Veterinary doctors, the minimum loan size is 2.00 Lakhs. The maximum loan size is 50.00 Lakhs (2015-16 to 2016-17) and 200.00 Lakhs (2017-18 onwards)<sup>1</sup>.
5. Rate of Interest: KSFC shall sanction loans with normal applicable rate of interest and the promoters shall pay the interest accordingly. The effective interest rate to be paid by the beneficiary is 4% p.a. The difference between the normal lending rate of KSFC and effective interest rate of 4% which is 10%, which will be reimbursed by KSWDC on monthly basis. To avail this interest subsidy, the entrepreneurs should make regular repayment of installments.
6. The unit will be eligible for interest subsidy for a period of 5-years from the date of first disbursement of the loan, even if the repayment extends beyond five years.
7. But later in 2018, to cover maximum units the corporation adopted the following guidelines:
  - i) for loans of Rs.50.00 Lakhs and below, interest subsidy is for full term loan.
  - ii) for loans between Rs.50.00 Lakhs and Rs. 100.00 Lakhs, interest subsidy is limited to loan up-to Rs. 50.00 Lakhs and the balance amount will carry normal rates of interest.

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<sup>1</sup> The corresponding GO No. ma ma e 50 ma.a.ni. 2017 dated 23-09-2017 is not found in the file

- iii) for loans between Rs. 100.00 Lakhs and 200.00 Lakhs, 50% of the loan amount will carry interest subsidy and balance amount will carry interest at normal rate.
8. Women entrepreneurs are eligible to avail the benefits of interest subsidy scheme only once.

### **Terms and Conditions**

1. The interest subsidy is not applicable to other type of loans such as Working Capital Term Loan, Privileged Entrepreneurs Loan, Corporate loan, loans to CRE and transport sector.
2. The units which have already availed the interest subsidy under any other scheme of GoK or GoI are not eligible for interest subsidy under this scheme.
3. The terms and conditions of loan sanction such as promoter's contribution, DER, security requirements, viability of the project is ensured by KSFC as per the prevailing loan policy.
4. Selection of women entrepreneurs for the scheme is done by the District Level Lead Bank Managers, Joint Director of DIC, Deputy Director of Women and Child Welfare Department and Officers of KSWDC as other members.

## Progress of work

**Table 1. District-wise Interest Subsidy Released to Women Entrepreneurs (beneficiaries) from April 2015-March 2019 <sup>2</sup>**

Sl. No	Division	District	MSME Units (April 2015 to March 2019)	Loan Accounts	Loan Amount Released in Lakh Rs.	Interest Subsidy Utilised in Lakh Rs.	Average Loan sanctioned per Unit in Lakh Rs.
1	<b>Kalaburgi</b>	Kalaburgi	35	46	2831	177.41	80.88
2		Raichur	21	28	1832	72.9	87.23
3		Yadgir	3	5	338	9.88	112.66
4		Bidar	24	25	1319	66.15	54.95
5		Koppala	17	27	1486	69.28	87.41
6		Bellary	28	32	1556.4	133.64	55.58
7	<b>Belagaum</b>	Bagalkot	15	23	1544	74.82	102.93
8		Belagaum	58	69	3842.8	233	66.24
9		Vijayapura	15	16	1003	44.94	66.86
10		Dharwad	64	76	3994	276.51	62.4
11		Gadag	22	23	1644	97.29	74.72
12		Haveri	17	18	867.5	57.51	51.02
13		Uttara Kannada	12	13	1104	18.09	92
14	<b>Bengaluru</b>	Bengaluru Urban	115	137	9706	500	84.4
15		Bengaluru Rural	57	71	4348	185.81	76.28
16		Chikkaballapur	20	21	1213.65	77.36	60.68
17		Chitradurga	36	38	2057	165.8	57.14
18		Davangere	44	54	2935	253.35	66.7

<sup>2</sup> Source: KSFC

19		Kolar	27	33	1577.26	91.55	58.42
20		Ramanagara	13	16	973	24.31	74.85
21		Shivamogga	26	30	1368	77.74	52.61
22		Tumakuru	79	89	4324.45	308.24	54.73
23	<b>Mysuru</b>	Chamarajanagar	16	17	1043	55.74	65.19
24		Chikkamagaluru	18	19	864.5	50.38	48.03
25		Dakshina Kannada	58	63	4018.5	285.49	69.28
26		Hassan	34	37	1583	106.55	46.56
27		Kodagu	21	28	2475	128	117.86
28		Mandya	33	40	2667.75	146.56	80.84
29		Mysuru	84	97	5699.85	358.93	67.86
30		Udupi	30	33	1603.6	102.51	53.45
	<b>Total</b>		<b>1042*</b>	<b>1224</b>	<b>71819.26</b>	<b>4249.74</b>	

Note: \* Cumulative report given by KSFC reports 15 units whereas the disaggregated data (given by KSFC) shows 14 units in Vijayapura.

In 2015-16, 63 beneficiaries availed loan benefits under the scheme since the scheme started from 10<sup>th</sup> December 2015. Loan subsidy was extended to a total of 1041 women beneficiaries among which 432 belonged to General category, 608 belonged to backward class, and one beneficiary belonged to SC/ST category.

#### **4. Evaluation Need, Scope & Objectives**

**Need:** Interest Subsidy scheme is crucial to economic development of women and hence an Impact and Process Evaluation is necessary to state the accountability and learning of the scheme to continue or scale-up the program incorporating the learning.

**Scope:** The evaluation provides evidence-based findings of scheme's contribution vis-à-vis its stated objectives. The findings of evaluation can help to understand the cost effectiveness of the intervention as well as the intervention costs in relation to the estimated monetary value of its effects (cost-benefit analysis). Evaluation should also objectively examine whether this economic empowerment of intervention's beneficiaries is attributed to the intervention or would have occurred anyway. The unintended effects of the intervention either positive or negative both

on beneficiaries and non-beneficiaries can support learning to the stakeholders about the effect of external factors.

This evaluation study shall cover the woman entrepreneurs who benefited from Interest Subsidy Scheme across all 30 districts in the State on sample basis from 2015-16 to 2018-19.

### **Evaluation Objectives**

1. Examine the relevance of the scheme to economic empowerment of women
2. Examine whether the scheme was implemented according to its objectives and design
3. Examine the effectiveness and efficiency of implementation process including selection of beneficiaries, timely delivery of funds and other non-financial services
4. Study the perspectives of the women entrepreneurs on requirement, timeliness and adequacy of loan and subsidy.
5. Analyse long term sustainability of the scheme as well as the units set-up during the scheme period
6. Identify the bottlenecks if any in the implementation process and suggest corrective measures.
7. Contribution of the scheme towards attaining the targets under SDG-5 for economic empowerment of women

The evaluation should consider the REESI criteria given below:

#### **i. Relevance**

- a. Relevance of the financial intervention in relation to the needs and priorities of the women entrepreneurs, specifically to the types of businesses operated by under-represented and disadvantaged groups
- b. Appropriateness of operational procedures to ensure the timely delivery of loan
- c. Demand and supply of loan and adequacy of the loan amount for women either to start a new unit or to expand the existing unit
- d. Compliance with the scheme objectives

- e. Relevance of the intervention to the needs and priorities of the government.
- f. Alignment of the scheme with policies and priorities of KSFC and KSWDC
- g. Involvement of women during planning phase to address the priorities/ needs/ barriers faced by women entrepreneurs

**ii. Effectiveness**

- a. Achievement of physical and financial targets as per the objectives
- b. Women-owned businesses as a per-cent of total businesses served by the line of credit
- c. Effect of increase in loan size from 50 Lakhs in 2015 to 200 Lakhs in 2017.
- d. Adequacy of resources money, facilities, personnel with the necessary skills and gender sensitivity
- e. Satisfaction level of women entrepreneurs
- f. Contribution of the intervention to Female Labour Force Participation and employment generated through the scheme as against the loan amount released
- g. Annual turn-over of the units and change in the income of entrepreneurs
- h. Relevant assistance standards and quality of services (financial as well as non-financial) met by KSFC and KWDC
- i. Distribution of the benefits across different social groups and districts
- j. Effectiveness of eligibility criteria in the field.
- k. Major factors influencing the achievement or non-achievement of the objectives of the intervention

**iii. Efficiency**

- a. Cost benefit analysis of input of funds and technical assistance to the outputs and outcomes of the intervention
- b. Action taken by the intervention to overcome the socio-cultural or any other impediments women faced to access finance.
- c. Efficiency of selection process of beneficiaries to assess whether the scheme reached the intended beneficiaries from various social categories
- d. Efficiency of project outreach activities to ensure the desired level of participation from various social groups across the districts



- e. Efficiency of implementing staff in timely delivery of results and non-financial services with minimum utilisation of resources
- f. Operational efficiency of the intervention including implementation processes and management issues.
- g. Changes in coherence of the scheme due to co-ordination/ conflicts between KSFC and KWDC
- h. Cost comparison of various women entrepreneurship development programs with similar objectives and intended effects to ascertain that the intervention is least cost but most effective one.
- i. Identification of alternatives (counterfactuals) which could generate more benefits than the intervention in the same context.

iv. **Impact**

- a. Impact on economic empowerment of beneficiaries
- b. Women's control over income;
- c. Relative contribution to family support;
- d. Access to and control of family resources;
- e. Women's access to employment;
- f. Ownership of assets and land;
- g. Access to credit;
- h. Involvement and/or representation in local trade associations;
- i. access to markets
- j. Quantum of women entrepreneurial participation attributed to the intervention
- k. Influence of the intervention on employment of women in organised sector
- l. Quantum of men who have setup new enterprises to be compared with that of women, during the scheme period to ascertain that women's participation in entrepreneurship was on par with men due to the scheme (Sex disaggregate data of the program period)
- m. Unintended positive/ negative effects on the beneficiaries as well as non-beneficiaries (Externalities)
- n. Spill-over effect of the intervention on non-beneficiaries

v. **Sustainability of the scheme and the enterprise**

- a. Steps taken for the sustainability of key components of the project beyond the project's life
- b. External factors influencing the sustainability of the scheme
- c. Need analysis of women entrepreneurs (to assess other needs apart from loan) to grow women's subsistence-level businesses

- d. Continuation of activity of the women enterprises set-up during the project and its viability without long term support
- e. Adaptability of the beneficiaries to external changes and shocks like market competition, cost management versus profit
- f. Continuation of women participation in entrepreneurship beyond the scheme period

## 5. Evaluation Methodology, Data Collection and Sampling

The study should consider both secondary and primary data from 2015-16 to 2018-19 for evaluation. Both qualitative and quantitative analysis should be carried out using primary and secondary data.

**Secondary data** should be collected from different sources like guidelines, annual reports, KSFC and KWDC published documents, reports, books and Journals etc.

**Primary data** should be collected from beneficiaries, non-beneficiaries and implementing staff.

### Sampling methodology

Sampling of beneficiaries of the scheme is presented in *Table 2*. Data should be collected using a pre-tested structured questionnaire from the beneficiaries.

Primary data of beneficiaries should be collected from 281 beneficiaries from a population of 1041, estimated at a Confidence level of 95% and 5% Margin of Error. The sample should represent beneficiaries from high medium and low turnover across social categories, districts and time (2015-2019).

Data of earlier four years (2010-11 to 2014-15) should be compared with the data from the scheme period (2015-16 to 2018-19) to distinguish the impact of intervention on participation of women in entrepreneurship. Approximately 1% of non- beneficiaries (30) should be considered as control.

#### Estimation of Impact:

- (i) Before receipt of the benefit VS After receipts of the benefit in the case of beneficiaries;
- (ii) With benefit (Beneficiaries) VS without Benefit (control households)
- (iii) Gender disintegrated data analysis of MSME for the scheme period
- (iv) Women-owned businesses as a per-cent of total businesses served by the line of credit

. Results should be presented district-wise by type of Social group (SC/ST/Others).

**Table 2: Sampling of Women Entrepreneurs (beneficiaries)**

Sl. No	Division	District	Sample Size
1	<b>Kalaburgi</b>	Kalaburgi	9
2		Raichur	6
3		Yadgir	1
4		Bidar	6
5		Koppala	5
6		Bellary	8
7	<b>Belagaum</b>	Bagalkot	4
8		Belagaum	16
9		Vijayapura	4
10		Dharwad	17
11		Gadag	6
12		Haveri	5
13		Uttara Kannada	3
14	<b>Bengaluru</b>	Bengaluru Urban	31
15		Bengaluru Rural	15
16		Chikkaballapur	5
17		Chitradurga	10
18		Davangere	12
19		Kolar	7
20		Ramanagara	4
21		Shivamogga	7
22		Tumakuru	21
23	<b>Mysuru</b>	Chamarajanagar	4
24		Chikkamagaluru	5
25		Dakshina Kannada	16
26		Hassan	9
27		Kodagu	6
28		Mandya	9
29		Mysuru	23
30		Udupi	8
	<b>Total</b>		<b>281</b>

*Note: Sample size is estimated at 95% CF and 5% Margin of Error*

### **Focus group discussions and case studies**

Four FGDs representing four divisions should be conducted with a group of sample implementing officials at various levels and implementing departments (State and district level/

KSFC and KWDC) and beneficiaries. FGD should be conducted in heterogeneous group to capture perception differences, in order to enrich the outcome of the exercise and add value to the study. Four case studies, one from each division should be carried out to add value to the evaluation.

**Table 3. FGD and Case Studies**

<b>FGD</b>	<b>Case studies</b>
4 (1 from each division)	4 (1 from each division)

### **Analytical techniques**

Primary and secondary data collected should be analysed using qualitative and quantitative analytical techniques such as descriptive statistics (measures of central tendency & dispersion), scaling, correlation, regression (quantitative & qualitative) and cost-benefit, sensitivity and efficiency analysis.

*Note that Consultants are encouraged to propose robust sampling criteria, analytical tools and techniques or improvements to the suggested methodology to realise the larger goals of the study. Any change by Consultant to the suggested methodology should be duly approved by KEA on or before the approval of the inception report.*

### **6. Deliverables and time Schedule**

The concerned department implementing the scheme and KEA will provide the necessary information pertaining to the study and also co-operate with the consultant organization in completing the assignment task within the stipulated time period. It is expected to complete the present study in 6 months' time line, excluding the time taken for approvals at KEA. The exercise is expected to be completed in an elapsed time of six calendar months from date of agreement.

- I. **Inception Report** in four weeks from commencement on basic understanding of the problem, key issues identified, directions for subsequent stages, detailed work plan, meetings / FGDs planned including names / designations of personnel and schedules, impediments if any to realise the work plan. Inception report is a road map of how the Evaluation Consultant Organization (ECO) intends to proceed with the evaluation work in terms of ToR. It is a road map and action plan for conducting the study, evolved through the study team effort, based on the basic framework provided by the ToR and bring in the study team insights and contributions. It shall be structured into different chapters and headings and contain

- (1) Evaluation title and background information in brief;

- (2) Review of Literature
- (3) Theory of Change/ output outcome framework - input-activities output-outcome-impact
- (4) Evaluation criteria and framework: purpose, scope, Objectives.
- (5) Evaluation approach (with-without; before-after), stakeholders involved sampling and limitations, **Evaluation ethics** -ECO must obtain a consent of the Stakeholders before data collection (As per UNEG Guidelines)
- (6) **Evaluation Framework**- Evaluation criteria - relevance, effectiveness, efficiency, impact and sustainability and **Evaluation matrix**\*\*\*: It sets out the conceptual framework to be used in an evaluation, Main evaluation issues, Key evaluation question, Sub-question, Indicator(s), Normative/baseline value, Success threshold, Data sources, Data collection method, Method of data analysis\*\*\*.

\*\*\*Note: the evaluation matrix is a six-column table consolidation of the material at Sl. No. 4 to 7. Evaluation criteria at Column 1 added for clarity and follows the REESI format as under. The table is illustrative and not exhaustive.

Evaluation criteria	Key Evaluation Question <sup>##</sup>	Specific sub questions <sup>##</sup> for each Key Question	Indicators / success standards/ KPI	Data sources	Data collection methods / Analytical tools <sup>#</sup>	Analytical Method / Analysis method
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Relevance</b>						
Organisation objectives & Actual requirements	Key Evaluation Question <sup>###</sup>					
	Key Evaluation Question <sup>###</sup>					
<b>Effectiveness</b>						
Inputs & Process of implementation	Key Evaluation Question <sup>###</sup>					
	Key Evaluation Question <sup>###</sup>					
<b>Efficiency</b>						
Cost benefit analysis	Key Evaluation Question <sup>###</sup>					

Fund utilization and capacity building	Key Evaluation Question <sup>###</sup>					
Output produced	Key Evaluation Question <sup>###</sup>					
<b>Impact</b>						
Outcomes- immediate	Key Evaluation Question <sup>###</sup>					
Outcomes- Short term	Key Evaluation Question <sup>###</sup>					
Outcomes- Medium term	Key Evaluation Question <sup>###</sup>					
Outcomes--Long Term	Key Evaluation Question <sup>###</sup>					
<b>Sustainability</b>						
Sustainability of the project in the long run	Key Evaluation Question <sup>###</sup>					

# Specific tool and subsection to be referred to / connected

## Key Evaluation Questions and sub questions to be derived from the objectives of evaluation in ToR and from pilot study insights

### There will and can be many key evaluation questions for each evaluation issue and many sub questions for each key evaluation question. These need to be framed by the study team in question format.

- (7) Data Analysis Techniques- All statistical and Mathematical techniques to be used in data analysis
- (8) Table templates and chapter outline
- (9) field observations from pilot survey
- (10) Work Plan
- (11) Study Team with their contribution details
- (12) List of persons conducting the FGD along with their qualifications and
- (13) Training schedule of field enumerators with the details of trainers.

## Appendix

- Questionnaire & Interview Schedules for all stake holders
- Check list for FGD
- List of field Investigators

**Evaluation ethics** -Evaluation Consultants will be held to the highest ethical standards and are required to sign a code of conduct upon acceptance of the assignment. To be included in MoU.

## Timeline for inception report

Briefing of the evaluation team, preliminary PPT presentation to KEA on study methodology proposed by team with data requirements	Details of the secondary data required for the study as perceived to be provided	Within one week of issue of work order
Pilot study completion	Field investigation to prepare and fine tune Inception Report	One week from preliminary meeting with KEA
Submission of detail Pilot study report to KEA	Approval of KEA	4 days from submission of report
Finalization of study tools	Incorporating all changes	1 week
Submission of IR to KEA	Approval of KEA for presentation	2 days after submission
Presentation of IR before KEA	As per time schedule in KEA -	One week
Submission of revised Inception Report	Incorporating the suggestions of KEA	2 days from PPT presentation
Presentation of revised PPT {if necessary}		Within 4 days of submission of revised IR

- II. **Interim Report**, on findings from officers and field respondents and FGDs (covering at least 50% of planned meets and FGDs) at the end of eight weeks, after the inception report, followed by presentation of Interim Report

Interim report should mainly include the progress and initial findings of the evaluation study.

- (1) Evaluation title and background information.
  - (2) Log Frame/Theory of Change/Program Theory as observed in the field.
  - (3) Redesigned evaluation framework: purpose, scope, stakeholders involved, input-output-outcome-impact
  - (4) Analysis of secondary data and findings.
  - (5) Primary data – analysis and Findings based on the 50% of the field work, table templates and chapter outline for the report; and
  - (6) Analysis of case studies and Focus Group Discussions.
- a) **Draft Report** covering all items in the ToR including key issues identified, directions for the future (vision, mission, organisational objectives, organisational form including any that are external to the parent, working / reporting modalities, objectives of all entities, performance criteria ...) within eight weeks from submission of Interim Report.
  - b) **Final Report** within four weeks of approval of Draft Report by Technical Committee.

### Timelines and deliverables

Inception Report	1 month after signing the agreement
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Interim Report	2 months after the date of approval of Inception report
Draft report submission	2 months after Interim Report
Final report	1 Month after approval of the Draft report
Total duration	1 Months

## 7. Quality expected from the Evaluation Report

Following are the points, only inclusive and not exhaustive, which need to be mandatorily followed in the preparation of evaluation report:

The evaluation report should generally conform to the United Nations Evaluation Guidelines (UNEG) "Standards for Evaluation in the UN System" and "Ethical Standards of Evaluations".

- a) The results should correspond to the ToR objectives.
- b) With regard to recommendations, the number of recommendations is no measure of the quality of evaluation. Evaluation has to be done with a purpose to be practicable to implement the recommendations. The practicable recommendations should not be lost in the population maze of general recommendations
- c) The report should be complete and logically organized in a clear but simple language. Evaluation report should conform to standard report writing style and structure. Harvard report writing and referencing standard to be adopted.

## 8. Structure of the report

The following are the points, only inclusive and not exhaustive, which need to be mandatorily followed in the preparation of evaluation report. The report should be complete and logically organized in a clear but simple language. Besides conforming to the qualities covered in the Terms of Reference, report should be arranged in the following order:

- Title and Opening Page
- Index (Table of Contents)
- List of acronyms and abbreviations
- Executive Summary- A standalone section that describes the corporation and its objectives, purpose and scope of evaluation, research design and methodology, key findings, constraints and recommendations.
  1. Background- A section that briefly covers the scenario of the Programme in the State including rationale and importance, operational, physical and financial information, objectives and scope of the evaluation.
  2. Review of literature/past evaluation / study reports
  3. Evaluation Methodology - This should include research design, Log-frame and Evaluation Matrix, Data collection (tools and techniques) and analysis



(analytical techniques), quality assurance plan and limitations/constraints in the evaluation study.

4. Findings of the evaluation study arranged in sections and sub sections.
5. Recommendations that flow from the evaluation.

**Annexures**

- a. Sanctioned Terms of Reference of the study.
- b. Survey tools and questionnaires
- c. List of persons with addresses personally interviewed.
- d. Place, date and number of persons covered by Focus Group Discussion
- e. Compilation of case studies/best practices
- f. Table showing details of major deviations, non-conformities, digressions of the program
- g. program

**9. Administrative arrangements**

Introduction to KSFC and KSWDC and authorisation to carry out the tasks and meet relevant personnel, facilitating access to stakeholders for meetings / FGDs. Timely response to submissions and presentations by KEA.

**10. Professional competences expected to handle the assignment**

The core team should comprise of the following technical members and should possess requisite qualification and experience as stated below:

**11. Expert team to carry out the study:**

The core team should comprise of the following technical members and should possess requisite qualification and experience as stated below:

No	Subject Experts	Qualification	Experience
1	Principal Investigator	Masters/ Ph.D. in Economics/ Finance	5 Years of experience in the field of evaluation of such studies.
2	1 <sup>st</sup> Core Team Member	Chartered Accountant	Minimum of 3 Years in evaluation of such similar programs or schemes.
3	2 <sup>nd</sup> Core Team Member	Masters in Social Sciences	Minimum of 3 Years in evaluation of such

			similar programs or schemes.
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## 12. Cost and Schedule of budget releases

The Output based budget release will be as specified in the RFP.

## 13. Contact Details

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